

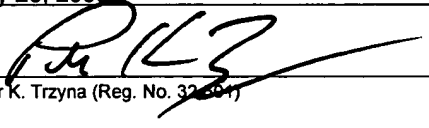
I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P2-00

Date: May 20, 2005

Signed: 
Peter K. Trzyna (Reg. No. 32601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	Wasylichak, Steven R.

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL RESPONSE

S I R :

In response to the Office Action mailed 01/26/05 in the above-referenced patent application, please reconsider the application in view of the supplemental remarks set forth below.

Applicant wishes to express appreciation for the Examiner meeting with Applicant.